

UNITED STATES BANKRUPTCY COURT
Western District of North Carolina

FILED
U.S. Bankruptcy Court
Western District of NC

MAR 25 2025

IN RE:

JAMIE LOUISE CLOER ESTATE

Christine F. Winchester, Clerk
Charlotte Division

CASE NO.: 25-50041

CHAPTER 13 PLAN (CONDITIONAL AND PRIVATE SETTLEMENT STRUCTURE)

SECTION I – PLAN SUMMARY

This plan is proposed by the Authorized Representative for the legal estate captioned as JAMIE LOUISE CLOER. The estate does not concede the existence of any enforceable obligation absent verified proof of claim. No payments shall be disbursed unless the requirements of this plan are fully satisfied by any alleged claimant.

The estate reserves all rights under contract law, equity, and commercial settlement, and proposes that all verified claims shall be settled lawfully upon full disclosure and commercial compliance.

SECTION II – CLAIM VERIFICATION REQUIREMENTS

No distribution shall be made to any party unless and until that party provides:

1. Verified **Holder in Due Course** status with lawful authority to enforce;
2. Full and complete **chain of title** from origination to current claimant;
3. Complete **accounting and payment history** with clear disclosure;
4. Proof that the obligation **has not been settled** through securitization or third-party discharge.

Unless all conditions are met, the estate asserts there is no valid claim upon which payment may lawfully be made.

SECTION III – METHOD OF SETTLEMENT

Upon proper verification of claim as outlined in Section II, settlement shall be offered through a **lawful and negotiable instrument**, in accordance with commercial law and applicable settlement protocols. This may include, but is not limited to, non-cash commercial instruments allowed under 12 U.S.C. § 411, UCC 3-603, and related authorities.

SECTION IV – ESTATE AND TRUSTEE LIMITATIONS

The Trustee shall not assume control, liquidate, or administer any estate asset absent verified claims and express approval from the Authorized Representative and/or a lawful order of the Court.

Any effort to administer property or funds prior to proper claim validation and lawful settlement shall be deemed an act in excess of lawful authority.

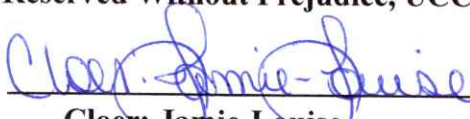
SECTION V – RESERVATION OF RIGHTS

The undersigned appears in private capacity and does not waive any natural, contractual, or lawful rights. All prior filings, affidavits, objections, and notices are incorporated herein by reference.

This plan is filed in good faith, without prejudice, and without admission of debtor status.

Expressed Date: 21, March 2025

**Respectfully Submitted in Good Faith,
All Rights Reserved Without Prejudice, UCC 1-308**

By: 
Cloer: Jamie-Louise

Authorized Representative and Executor
for the Legal Estate Acting in Private
Capacity for: **JAMIE LOUISE CLOER** and
JAMIE CLOER KIRBY (Legal Entities).